

In re:  
Waldo Alfaro  
Rositsa Manolcheva  
Debtors

Case No. 20-13619-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jun 11, 2025

User: admin  
Form ID: 3180W

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Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:**

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911
14538449	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2025 00:13:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14538450	+ EDI: IRS.COM	Jun 12 2025 04:12:00	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14548719	EDI: JEFFERSONCAP.COM	Jun 12 2025 04:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14558870	EDI: PRA.COM	Jun 12 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14553772	+ EDI: PENNDEPTREV	Jun 12 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14555209	EDI: Q3G.COM	Jun 12 2025 04:12:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
14935795	+ Email/Text: bkteam@selenefinance.com	Jun 12 2025 00:13:00	U.S. BANK TRUST NATIONAL ASSOCIATION, SELENE FINANCE LP, ATTN: BK DEPT, 3501 OLYMPUS BLVD, SUITE 500, DALLAS, TX 75019-6295
14547706	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2025 00:13:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0313-2

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Rositsa Manolcheva mcculloughheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mcculloughheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com
CHRISTOPHER S. MAHONEY	on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmllawgroup.com
KARINA VELTER	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 karina.velter@powerskirn.com bankruptcy@powerskirn.com
KARINA VELTER	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC karina.velter@powerskirn.com, bankruptcy@powerskirn.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Joint Debtor Rositsa Manolcheva support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Waldo Alfaro support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST rshearer@raslg.com
SARAH K. MCCAFFERY	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

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SARAH K. MCCAFFERY

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 smcaffery@friedmanvartolo.com ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2020-GS1 smcaffery@friedmanvartolo.com ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

**Information to identify the case:**

Debtor 1	Waldo Alfaro	Social Security number or ITIN xxx-xx-7127
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Rositsa Manolcheva	Social Security number or ITIN xxx-xx-1597
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 20-13619-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Waldo Alfaro  
dba All Decorative Concrete, LLC, dba Smart  
Remodeling Solutions, LLC

Rositsa Manolcheva  
aka Rositsa Alfaro, dba All Decorative Concrete,  
LLC

6/10/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**